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अण्डमान तथा निकोबार प्रशासन
ANDAMAN AND NICOBAR ADMINISTRATION
सचिवालय / SECRETARIAT

NOTIFICATION

Port Blair, dated the 3rd February, 2015

No.15/2015/F.No. 21-53/2011-MPH.— The Lt. Governor, A&N Islands is pleased to frame the following Scheme regulating the medical benefits to the residents with a view to providing better medical facilities for the citizen and their family members residing in these Islands :-

Scheme

1. Short title and commencement —

- (i) This Scheme may be called the Andaman and Nicobar Islands Scheme for Health Insurance (ANISHI), 2015.
- (ii) It shall come into force from 26th January, 2015.

2. Application — This Scheme shall apply to the :-

- (i) Patients belonging to B.P.L. category (of Andaman & Nicobar Islands.)
- (ii) Pensioners settled in Andaman and Nicobar Islands after retirement and their dependent family members.
- (iii) Permanent residents with family income of less than three lakhs per annum. They will need to possess Islander cards, if not voter ID and ration card.

3. Definitions — In this Scheme, unless there is anything repugnant in the subject or context –

- (a) **“cashless treatment”** means patients belonging to the above category can avail free treatment for various services, procedures and investigations required in connection with the medical treatment upto Rs. 5 lakhs per patient per illness in one of the empanelled Hospitals in islands/mainland when referred by specialist of GB Pant Hospital, Port Blair. In case of mainland, the treatment is applicable and restricted only in those Hospitals/Nursing Homes/Clinics located in towns and cities which are directly accessible by air or ship, i.e. Kolkata, Chennai, Vizag and places which are easily accessible to these towns and cities, e.g. Pondicherry. These Hospitals/Clinics/ Nursing Homes shall be prescribed by the Administration by an order.
- (b) **“beneficiary”** means a member of the family as specified in para 2 (i) to (iii).

(c) “**clause**” means a clause of the scheme;

(d) “**pensioner**” means an retired employee of the UT Government of A&N Administration settled in A&N Islands after retirement ;

(e) “**family**”, in relation to a person, means —

- (i) Spouse
- (ii) **Son** (till he starts earning or gets married or attains the age of 25 years, whichever is earlier)
- (iii) **Daughter**- Till she starts earning or gets married, irrespective of age limit whichever is earlier. Further, dependent divorced/abandoned or separated from their husband and widowed daughters-irrespective of age limit
- (iv) **Sisters**- Dependent unmarried / widowed / divorced / abandoned/separated from their husband – irrespective of age limit
- (v) **Daughter in law**- Widowed-irrespective of age limit
- (vi) **Brothers**- Upto the age of becoming a major.
- (vii) **Dependent parents**

(f) **Addition and deletion of family members**

- (i) Addition to the family is allowed in following contingencies;
 - a) Marriage of the beneficiary (requiring including of spouse's name) or
 - b) Parents becoming dependent.
- (ii) Deletion from family is allowed in following contingencies :-
 - a) Death of covered person
 - b) Divorce
 - c) Member becoming ineligible (on condition of dependency).

(g) “**Government**” means Andaman and Nicobar Administration.

(h) “**hospital or institution**” means such hospital or nursing home or institution as may be recognized from time to time by the A&N Administration for the purpose of availing benefits of medical attendance and treatment under this Scheme;

(i) “**laboratory**” means such laboratory or institution as may be recognized by the Government from time to time for availing of benefits of medical attendance and treatment under this Scheme;

(j) “**medical attendance**” means attendance for professional advice and includes pathological, bacteriological, radiological or other methods of investigations for the purpose of diagnosis which are considered necessary by the attending physician and are carriedout in a hospital or institution;

(k) “**specified**” means specified by order;

(l) “**referral**” means that if the patient is not improving despite best treatment given at GB Pant Hospital, such patient is referred to mainland/islands hospitals for specialised/super-specialised treatment to the identified Hospitals/Nursing Home/Clinics at Chennai/Kolkata/Vizag as the case may be.

(m) "treatment" means the use of medical and surgical facilities and includes –

- (i) the employment of such pathological, bacteriological, radiological or other methods of investigations as are considered necessary by the attending physician;
- (ii) the use of such medicines, vaccines, serum or other therapeutic substances as may be considered necessary by the attending physician;
- (iii) medical and surgical services and procedures;
- (iv) dental treatment;
- (v) such nursing as is ordinarily provided at the hospital or such special nursing at the hospital as the authorized medical attending physician at the hospital may certify, in writing, to be essential for the recovery or for the prevention of serious deterioration in the condition of the patient, having regard to the nature of the disease.

4. Referral System : The eligible person(s)/patients shall be referred to the empanelled Hospital notified by the Administration from time to time as per the Referral system as specified under the Scheme:-

- a) Patient is referred by concerned Specialist.
- b) Head of family belonging to the category of permanent residents with income below three lakhs shall apply to the Tehsildar of the concerned place for income certificate.
- c) The Tehsildar shall issue the certificate within three days.
- d) The patient shall submit the income certificate, copy of islander identify card and ration card, to the staff in State Nodal Cell. BPL patients will submit their BPL card and pensioners will submit a copy of PPO.
- e) The State Nodal Cell shall prepare the case and submit the file to the committee for approval within 2 days.
- f) The Committee shall approve the case after scrutinizing it within 2 days.
- g) The Director of Health Services shall write a letter to the Medical Superintendent of the one of the empanelled hospitals of patients' choice and shall send it by FAX or e-mail.
- h) The patient shall proceed to mainland with a copy of the letter and referral papers.
- i) The empanelled hospital shall admit the patient and administers cashless treatment and after discharge shall send the original bills signed by the patient and a copy of discharge summary to DHS within 15 days. Pensioners will be admitted in the category of ward they were entitled for when they were in service other patients will be admitted in general ward.
- j) The bills shall be verified by the Committee/Accounts Officer and after verification payment will be made to the concerned Hospital by way of electronic transfer within one month.
- k) The patient on his /her return to Port Blair shall submit the tickets for self and one attendant to the State Nodal Cell for reimbursement. For critically ill patients referred by flight tickets will be issued by ANIIDCO Ltd. and reimbursement will be done while settling the dues of the patient.

5. A beneficiary shall be entitled to the following facilities, namely :-

- (a) free medical treatment and investigations as an indoor patient in a hospital or an institution; and
- (b) free medical treatment and investigation at out-patient department of a hospital or an institution, or a clinic attached to such hospital or institution for such diseases, and under such circumstances, as may be specified.

- (c) free travel expenses bunk class fare by ship for the patient and one attendant from Port Blair to Chennai/Kolkata/Vizag and vice versa as the case may be.
- (d) free air travel expenses in the case of critically ill patients referred by flight subject to approval by the Administration.

6. Medical attendance and treatment as an indoor patient in a hospital – Referred patient shall be entitled for indoor patient in a hospital or an institution.

Explanation.– For the purpose of this clause, the expression “cost of medical attendance and treatment” shall include –

- (a) The amount charged by the hospital or institution in accordance with the CGHS rates, approved by the Administration;
- (b) The cost of medicines purchased from outside on the advice of the attending physician at the hospital or institution;
- (c) The charges for such pathological, bacteriological, radiological or other methods of investigations as are considered necessary by the attending physician and carriedout, on the advice of the attending physician, in a laboratory or institution, other than the hospital or institution in which the patient is treated.

7. Medical attendance and treatment as an OPD (Out-Patient Department) patient in a hospital –

- (1) Referred patients shall be entitled for treatment as OPD patients in the empanelled Hospitals, if admission to the Hospital is not found necessary by the treating Doctor.

Explanation.– For the purpose of this clause, the expression “cost of medical attendance and treatment” shall include –

- (a) the amount charged by the hospital or institution in accordance with the approved CGHS rates.
- (b) the cost of medicines purchased from outside on the advice of the attending physician at the hospital or institution.
- (c) the charges for such pathological, bacteriological, radiological or other methods of investigations as are considered necessary by the attending physician and carriedout on the advice of the attending physician in a laboratory or institution, other than the hospital or institution in which the patient is treated.
- (d) accommodation charges for the patient undergoing treatment as an OPD patient will be reimbursed at the rate of General ward bed charges per day of that particular Hospital.

8. Treatment of emergency cases:

- (a) If a beneficiary on his personal visit to mainland falls sick requiring emergency treatment and gets admitted to one of the empanelled Hospitals, the Medical Superintendent of the Hospital will inform the State Nodal Cell of DHS Office about the particulars of the patient and his clinical condition. The State Nodal Cell on verification of records will intimate the Medical Superintendent of the empanelled Hospital to treat the patient as per the guidelines laid down in the Scheme. However, in such cases the travel expenditure of the patient will not be reimbursed.
- (b) If the patients gets admitted in a Hospital which is not empanelled, then after stabilising his/her condition, the patient should be shifted to the nearest empanelled Hospital for further management as mentioned above.

9. Claims for reimbursement of the cost of travel expenses –

An application for reimbursement of the cost of travel expenses of the patient and one attendant shall be made by patient or attendant along-with the tickets within one month of the completion of treatment. For critical ill patient flight ticket will be issued from ANIIDCO on credit basic and later it will be reimbursed under the Scheme.

10. Settlement of claims – (1) The application made under clause (9) for reimbursement shall be settled within one month from the date of receipt of application.

11. Treatment in a hospital or institution outside that prescribed by the Administration –

Referred patients shall be entitled for treatment and investigation only in those Hospitals/Clinics prescribed by the Administration by order and no referred patients are allowed, in whatsoever manner, for treatment in any hospital/clinic outside these.

12. Applicability of benefit of Scheme to retired Government employees and their family members –

The benefit of the Scheme shall be applicable to these retired U.T. Government employees of A&N Administration and their family members, to such extent and on such terms and conditions as may be specified, who settle in this U.T. after retirement, and as far as possible, shall be as per norms of the CGHS.

13. Rates of treatment on mainland Hospitals/Clinics/Nursing Homes :-

This shall be at CGHS rates.

14. Operational guidelines, clarifications, etc.–

(1) A Committee under the Chairmanship of the Principal Secretary (Health) is constituted to look into the implementation of the Scheme with the following members :-

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|---|------------|
| i) Principal Secretary (Health) | - Chairman |
| ii) Director of Health Services | - Member |
| iii) Secretary (Finance) | - Member |
| iv) Secretary (Law) | - Member |
| v) Medical Superintendent, GBPH | - Member |
| vi) Concerned Specialist, GBPH | - Member |
| vii) Additional District Magistrate, Port Blair | - Member |
| viii) Accounts Officer (Fin.), Secretariat | - Member |

(2) A Nodal Cell in the Directorate of Health Services will be setup to look into the day to day activities of the Scheme. The Deputy Director (Medical), DHS Office, will be in-charge of the Nodal Cell.

(15) The Scheme shall be reviewed at Six-monthly intervals.

(16) The Andaman and Nicobar Administration reserves the right to change any rule to implement the Scheme and the decision of the Lt. Governor in this regard shall be final.

**By order and in the name of the Lt. Governor (Administrator),
Andaman & Nicobar Islands.**

Sd./-
(Meera Mallick)
Assistant Secretary (Health)
A & N Administration